

Information to identify the case:

Debtor 1	Eli Sabban		Social Security number or ITIN xxx-xx-0586
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 18-14121-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eli Sabban

4/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eli Sabban
Debtor

Case No. 18-14121-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Apr 08, 2022

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:

Recip ID	Recipient Name and Address
db	+ Eli Sabban, 9 Buttonbush Ct., Mount Laurel, NJ 08054-4951
517364866	Fulton Bank of New Jersey, Cardmember Service, PO Box 6335, Fargo, ND 58125-6335
517364865	Fulton Bank of New Jersey, Cardmember Service, PO Box 6354, Fargo, ND 58125-6354
517364869	+ Laura Sabban, 9 Buttonbush Ct., Mount Laurel, NJ 08054-4951
517378797	+ Quicken Loans Inc., KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517473796	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517364871	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
517416458	+ TD Bank N.A., Richard J Tracy III Esquire, 30 Montgomery Street Suite 1205, Jersey City NJ 07302-3835
517415524	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517364846	EDI: BANKAMER.COM	Apr 09 2022 00:28:00	AAA Financial Services, PO Box 982234, El Paso, TX 79998-2234
517364847	EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
517524331	+ EDI: BANKAMER2.COM	Apr 09 2022 00:28:00	Bank of America, PO Box 982284, El Paso, TX 79998-2284
517364848	+ EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517364850	EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Bank of America, PO Box 15026, Wilmington, DE 19850-5026
517364851	EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Bank of America, 4060 Ogletown Stanton Road, Newark, DE 19713-3102
517364849	EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Bank of America, PO Box 1390, Norfolk, VA 23501-1390
517523570	+ EDI: BANKAMER2.COM	Apr 09 2022 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517364855	EDI: CRFRSTNA.COM	Apr 09 2022 00:28:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
517364858	Email/PDF: creditonebknotifications@resurgent.com	Apr 08 2022 20:39:44	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Apr 08, 2022

Form ID: 3180W

Total Noticed: 45

517364859	Email/PDF: creditonebknotifications@resurgent.com	Apr 08 2022 20:40:04	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517364856	Email/PDF: creditonebknotifications@resurgent.com	Apr 08 2022 20:39:21	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517364861	EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover, PO Bxo 15316, Wilmington, DE 19850-5316
517364860	EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover, PO Box 6011, Dover, DE 19903-6011
517364862	EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
517379393	EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517364868	EDI: IRS.COM	Apr 09 2022 00:28:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
517364852	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	Chase Bank One Card Services, PO Box 15298, Wilmington, DE 19850
517364853	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	Chase Slate, PO Box 15123, Wilmington, DE 19850-5123
517364854	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	Chase/Bank One Card Serv, 800 Brookside Blvd, Westerville, OH 43081
517515001	Email/PDF: resurgentbknotifications@resurgent.com	Apr 08 2022 20:39:52	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517364870	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
517466747	EDI: Q3G.COM	Apr 09 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517390028	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 08 2022 20:35:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit MI 48226-3408
517364872	EDI: RMSC.COM	Apr 09 2022 00:28:00	Syncb/Care Credit, PO Box 965036, Orlando, FL 32896-5036
517367019	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517364874	EDI: TDBANKNORTH.COM	Apr 09 2022 00:28:00	TD Bank, Operations Center, PO Box 219, Lewiston, ME 04243
517364876	EDI: TDBANKNORTH.COM	Apr 09 2022 00:28:00	TD Bank, PO Box 1377, Lewiston, ME 04243-1377
517364875	EDI: TDBANKNORTH.COM	Apr 09 2022 00:28:00	TD Bank, PO Box 219, Lewiston, ME 04243
517364873	EDI: TDBANKNORTH.COM	Apr 09 2022 00:28:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
517364877	EDI: TDBANKNORTH.COM	Apr 09 2022 00:28:00	Td Bank N.a., 32 Chestnut Street, Lewiston, ME 04240
517409439	EDI: USBANKARS.COM	Apr 09 2022 00:28:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
517364863	EDI: USBANKARS.COM	Apr 09 2022 00:28:00	Elan Financial, CB Disputes, PO Box 108, Saint Louis, MO 63166
517364864	EDI: USBANKARS.COM	Apr 09 2022 00:28:00	Elan Financial Service, PO Box 108, Saint Louis, MO 63166

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Apr 08, 2022

Form ID: 3180W

Total Noticed: 45

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517364857	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517364867	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court;, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
517378800	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517522961	*+	Laura Sabban, 9 Buttonbush Ct., Mount Laurel, NJ 08054-4951
517522962	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joel R. Spivack	on behalf of Debtor Eli Sabban joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6